

## Department of the Army, DoD

## § 527.15

may be open book. The test criteria should include:

(1) Posting samples of: checks written, deposits (direct deposits, interest, cash, and checks), check charges, printing fees, and bank card transactions.

(2) Maintaining the check register balance.

(3) Reconciling check register to bank statement.

(4) Scoring 70 or greater to pass.

(g) Evaluate the effectiveness of the installation Dishonored Check Control Program using the Monthly Dishonored Check Report (RCS: CSCOA-105). Distribute the report in accordance with § 527.40.

(h) Set up points of contact with all installation facilities providing financial management and consumer awareness training and counseling. Make unit commanders aware of these resources.

(i) Notify installation commander and military police or Army criminal investigation office of any pattern of check-cashing abuse suggesting fraud, forgery, or improper use of ID cards.

(j) Set up liaison with installation ID card issuing facility.

(k) Reinstate check-cashing privileges when an appeal has been approved in accordance with §§ 527.25 through 527.28 or when the suspension period is over. The checkwriter must have redeemed the dishonored check, paid the administrative/service charges, attended remedial training, and passed the installation test on checkbook maintenance.

(l) Maintain and conduct an effective installation PFR/SMM program, as required by subpart E. (See Training Circular 21-7).

(m) Maintain a counseling or counseling referral service to help personnel solve personal financial problems, develop budgets, formulate debt liquidation plans, get consumer protection, and buy on credit wisely. All installation resources will be used to develop this service; for example, ACS centers and on post financial institutions. Counseling services will be open to personnel and their families on a voluntary basis.

(n) Ensure DA issued articles are published in post media in coordination

with the public affairs office. Publicize benefits of the counseling service, with emphasis on the preventive nature of the program.

### § 527.14 Finance officer.

The finance officer will assist the ICCO in the control and prevention of check-cashing privilege abuse. The finance officer will—

(a) Assist the unit commander in conducting training for personnel in checkbook maintenance by providing instructional material.

(b) Provide installation commander with management information concerning the level of dishonored checks using the Monthly Dishonored Check Report (Fig 4-1).

(c) Cash a soldier's personal check when the soldier is on the dishonored check list, is on SURE-PAY, has a non-local checking account, and the soldier has a written request from his/her commander to the finance officer requesting this service. If the check is returned due to insufficient funds, collection action will occur IAW DODPM and AR 37-103 for the amount of the check, plus any administrative or service charge.

(d) Establish procedures in Central Accounting Office for accounting for nonappropriated fund dishonored checks.

(e) Process DD Form 139 (Pay Adjustment Authorization) received from the check-cashing facility and return completed copy to the ICCO.

(f) Distribute amounts collected from soldier's or civilian's pay to the appropriate check-cashing facility.

(g) Analyze the RCS CSCOA-105 received from the ICCO.

(h) Inform the installation commander of dishonored check analysis.

### § 527.15 Personnel Administration Center.

The Personnel Administration Center (PAC) will assist unit commanders by completing some of the paperwork and other administrative details. Where PACs do not exist the unit commander will be responsible for completing these actions as well as those listed in § 527.11. The PAC will—

(a) Schedule soldiers and family members for remedial training when

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the checkwriter has committed an offense.

(b) Notify the ICCO when timely notification of dishonored check or suspension cannot be made because the soldier is absent from duty due to TDY, hospitalization, etc.

(c) Verify ID card overstepping has occurred and notify ICCO in writing.

### § 527.16 Director of Personnel & Community Activities.

The Director of Personnel & Community Activities (DPCA) will—

(a) Overstamp ID cards when requested by the ICCO.

(b) Ensure the quality of PFR/SMM training taught at the installation.

### § 527.17 Heads of check-cashing facilities.

In addition to the requirements of their proponent agencies, heads of check-cashing facilities will—

(a) Coordinate with the ICCO on administrative matters relating to the Dishonored Check Control Program.

(b) Ensure all personnel under their supervision know the installation policies and procedures for cashing checks and review the ICCO dishonored check-list prior to approving checks for encashment.

(c) Prominently display the sign cited below at each check-cashing point:

NOTICE TO CHECK CASHERS: DISCLOSURE OF SOCIAL SECURITY NUMBER (SSN) AND OTHER PERSONAL INFORMATION IS SOLICITED BY AUTHORITY OF SECTION 3012 AND 8012, TITLE 10, UNITED STATES CODE, AND IS MANDATORY IF YOU WISH TO CASH A CHECK.

ALL INFORMATION FURNISHED, INCLUDING SSN, WILL BE USED TO IDENTIFY WRITERS OF CHECKS RETURNED UNPAID.

(d) Require a consent statement authorizing immediate collection from pay for a dishonored check be placed on each check and signed by the individual. The consent statement to use is: "If this check is returned as dishonored, I consent to immediate collection from my pay for the amount of the dishonored check plus any related service or administrative charges." A prominently displayed consent sign at check cashing points may be used in lieu of the statement placed on each check.

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(e) Obtain a stamp for recording additional information on the back of all personal checks if the information is not on the face of the check. This information is: name, rank, SSN, duty station, home address, home/duty phone number, and branch of service.

(f) Notify checkwriters in writing through their unit commander or first line supervisor for civilian employees of a dishonored check that has been returned by the financial institution.

### § 527.18 Persons with check-cashing privileges.

All persons with check-cashing privileges will—

(a) Fill out check properly and legibly. Include all information to be recorded on the back. Checks should be completed in black or blue/black ink, not water soluble. A pencil or any other type of writing instrument that can be erased, changed, or modified should not be used.

(b) Maintain sufficient funds in their checking account to cover the full amount of the checks.

(c) Notify the ICCO, unit commander, military police, and bank upon discovery of any lost/stolen personal checks.

(d) Provide check-cashing facilities with required information when attempting to cash a check.

(e) Have their ID card overstepped when directed to do so.

(f) Take full responsibility for any check cashed on their checking account including those cashed by family members.

(g) Redeem all checks written against their checking account which have been returned for insufficient funds.

(h) Attend remedial training when directed to do so by the ICCO.

(i) Distribute copies of disclaimer notices to check-cashing facilities.

## Subpart B—Controls

### SECTION I—POLICY

#### § 527.19 Authority.

(a) Policies in this regulation are based on statutory authority including, but not limited to, the following: